

B 2100A (Form 2100A) (12/15)

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Mississippi**

In re: Sabrina Brown Erkhart and Brett Alvin Erkhart

Case No. 24-51518-KMS

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

**Planet Home Lending, LLC**

Name of Transferee

**AmeriSave Mortgage Corporation**

Name of Transferor

Name and Address where notices to Transferee should be sent:

Court Claim # (if known): 14  
Amount of Claim: \$215,759.94  
Date Claim Filed: 12/30/2024

**Planet Home Lending, LLC**  
**321 Research Parkway**  
**Suite 303**  
**Meriden, CT 06450**

Phone: 855-884-2250  
Last Four Digits of Acct #: 2538

Phone: 800-669-0340  
Last Four Digits of Acct #: 9867

Name and Address where Transferee payments should be sent (if different from above):

**Planet Home Lending, LLC**  
**321 Research Parkway,**  
**Suite 303,**  
**Meriden, CT 06450**

Phone: 855-884-2250  
Last Four Digits of Acct #: 2538

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Natalie Brown

Date: 8/6/2025

Natalie Brown  
MS State Bar No. 100802  
Rubin Lublin, LLC  
3145 Avalon Ridge Place, Suite 100  
Peachtree Corners, GA 30071  
(877) 813-0992  
nbrown@rlselaw.com  
Attorney for Creditor



**Planet Home Lending**  
WE'LL GET YOU HOME

321 Research Parkway, Suite 303  
Meriden, CT 06450

Planet Loan Number: [REDACTED]  
Date: 7/8/2025  
**IMPORTANT LEGAL NOTICE FOR**  
**BRETT A ERKHART**

#### Return Service Requested

[REDACTED]  
BRETT A ERKHART  
138 ERKHART LN  
LUCEDALE, MS 39452

As of 07/02/2025, the servicing of your loan and the right to collect payments will be transferred from AmeriSave Mortgage Corporation (by DMI) to Planet Home Lending, LLC ("Planet").

↑ Sounds serious,  
but it's great news!

**Property Address: 138 ERKHART LN LUCEDALE, MS 39452**



#### WHAT THIS MEANS (in nice, friendly terms)

Your mortgage has been transferred from AmeriSave Mortgage Corporation (by DMI) to Planet -that's us! This is good news - actually it's great news - because at Planet, you'll find outstanding customer service and no "mortgage mumbo jumbo."

We believe everything should be explained as clearly and simply as possible and this is no exception. All the legalities are on the back because they're good to have for your files. Here on the front, we've highlighted the main points for you.



#### WHY & WHEN IT'S HAPPENING

This type of transfer is actually very common, and it doesn't affect the terms or conditions of your mortgage. The transfer date is 07/02/2025. As of this date, AmeriSave Mortgage Corporation (by DMI) will stop accepting payments, so all payments you make on or after that date should go to us at Planet, instead of AmeriSave Mortgage Corporation (by DMI).



#### WHAT YOU SHOULD DO NOW

**If you plan to pay by mail:** There's no need to do a thing. A monthly billing statement will be sent to you.

**If you need to make your payment before you receive a statement on or after 07/02/2025,** please write your loan number on your check and send it to: Planet Home Lending, LLC, PO Box 69197, Baltimore, MD 21264-9197. Already sent a payment before your due date to AmeriSave Mortgage Corporation (by DMI)? Don't worry, they will forward your payment to us; it will not be considered late, and you will not be assessed a late charge.

**Automatic Payments:** If your payments are automatically deducted from your checking or savings account, AmeriSave Mortgage Corporation (by DMI) will discontinue this service as of 07/02/2025. This means any payments automatically deducted prior to this date will be processed. If you would like to set up automatic payments, as long as your loan is current and not more than 30 days past due, just register on our website at [www.planetloanservicing.com/myaccount](http://www.planetloanservicing.com/myaccount) to enroll in autopay, go paperless, and view loan information or you may contact Planet Home Lending, LLC to set up automatic drafting services for future payments.



#### IF YOU HAD OPTIONAL INSURANCE

Any optional insurance plans or products you had before will not transfer over with your loan. We will adjust your monthly payment accordingly. If you wish to continue with the plan, simply contact the company that issued the policy directly.



#### WHO TO CONTACT WITH QUESTIONS

It really depends on your question. We've provided both old and new contacts for your convenience. If you're unsure, just give us a call. Our dedicated staff at Planet is ready to help.

AmeriSave Mortgage Corporation (by DMI): 877-538-8781 (Monday - Friday 9:00 a.m. to 5:00 p.m. Central Time)

Planet: 866-882-8187 Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time.

If you wish to contact us in writing to assert an error or make an information request, you must use the following address: Planet Home Lending, LLC | P.O. Box 1001, Meriden, CT 06450

That's it for now. We do have more information to share with you in the coming weeks about all the great benefits Planet has to offer. In the meantime, if you have any questions, please give us a call. Welcome! **Don't forget to see Page 2 of this letter for other important information regarding your loan.**

Sincerely,

*Dawnmarie Pawelczyk*

Dawnmarie Pawelczyk  
Senior Vice President, Loan Servicing

**P.S. Keep an eye on the mail – we'll send more details soon!** Please see the next page (or reverse side) for important disclosures.

*IRS 1098 Form: By January 31st of each year, you may receive an Annual Tax and Interest Statement (1098 Statement) from each company that serviced your loan during the previous year. Each statement will contain IRS reporting information for the time your loan was serviced by each servicer.*

THE FOLLOWING NOTICE IS PROVIDED TO YOU PURSUANT TO  
THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X:

**Notice of Servicing Transfer**

The servicing of your mortgage loan is being transferred, effective 07/02/2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

AmeriSave Mortgage Corporation (by DMI) has been collecting your payments. AmeriSave Mortgage Corporation (by DMI) will no longer accept payments received from you on or after 07/02/2025.

Planet will collect your payments going forward. Your new servicer will start accepting payments received from you on 07/02/2025.

Send all payments due on or after 07/02/2025 to Planet Home Lending, LLC at this address: PO Box 69197, Baltimore, MD 21264-9197. If you have any questions for either your previous servicer (AmeriSave Mortgage Corporation (by DMI)) or your new servicer, Planet, about your mortgage loan or this transfer, please contact them using the information below:

**Previous Servicer:**

AmeriSave Mortgage Corporation (by DMI)  
Customer Service Department  
877-538-8781

(Monday - Friday 9:00 a.m. to 5:00 p.m. Central Time)  
1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

**New Servicer:**

Planet Home Lending, LLC  
Customer Service  
866-882-8187

(Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time)  
321 Research Parkway, Suite 303, Meriden, CT 06450

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way:

If you have taken advantage of optional insurance products, please be advised that these products are not currently offered by Planet. Your monthly payment will be adjusted accordingly.

You should do the following to maintain coverage:

To find out if this program can be continued or replaced by paying premiums directly to the provider, please contact the company that issued the policy directly.

**Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your previous servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.**

**ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** This communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the U.S. Bankruptcy Code. Planet Home Lending, LLC retains its rights under its security instrument, including the right to foreclose its lien and to send ordinary course of business communications pursuant to 11 USC 524(j).

**Military Servicemembers and Dependents:** The Servicemembers Civil Relief Act ("SCRA") and certain state laws provide important protections or benefits for eligible Servicemembers and their dependents, including protection from foreclosure during and after active duty, pursuant to applicable law. Planet Home Lending, LLC will comply with the SCRA for eligible Servicemembers and dependents, unless it receives a court order or a written waiver from the Servicemember.

**Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.**

CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Transfer of Claim Other Than for Security to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Sabrina Brown Erkhart  
138 Erkhart Ln  
Lucedale, MS 39452

Brett Alvin Erkhart  
138 Erkhart Ln  
Lucedale, MS 39452

Thomas Carl Rollins, Jr, Esq.  
The Rollins Law Firm, PLLC  
PO BOX 13767  
Jackson, MS 39236

Warren A. Cuntz T1, Jr., Trustee  
P. O. Box 3749  
Gulfport, MS 39505

United States Trustee  
501 East Court Street  
Suite 6-430  
Jackson, MS 39201

Executed on 8/6/2025

By: /s/ Natalie Brown  
Natalie Brown  
MS State Bar No. 100802  
Rubin Lublin, LLC  
3145 Avalon Ridge Place, Suite 100  
Peachtree Corners, GA 30071  
(877) 813-0992  
nbrown@rlselaw.com  
Attorney for Creditor